

IN RE:
JOHN R. VALLOSIO

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-24887

Chapter 13

Document No.: 71

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 17th day of April, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

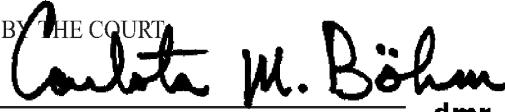
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
4/17/25 12:37 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT

Constance M. Böhm
U.S. BANKRUPTCY JUDGE
dmr

In re:
John R. Vallosio
Debtor

Case No. 19-24887-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Apr 17, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	+ John R. Vallosio, 2131 Forest Drive, Apollo, PA 15613-9021

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2025 02:24:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15175759	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 18 2025 02:18:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15175757	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 18 2025 02:18:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15175763	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2025 02:24:02	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15175761	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2025 02:22:30	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15179699	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2025 02:35:07	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15175766	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 18 2025 02:23:38	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15175765	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 18 2025 03:18:25	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003
15175767	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 18 2025 02:22:30	Credit One Bank N.A., PO Box 98872, Las Vegas, NV 89193-8872
15175769	Email/Text: mrdiscen@discover.com	Apr 18 2025 02:17:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15175768	Email/Text: mrdiscen@discover.com	Apr 18 2025 02:17:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15178974	Email/Text: mrdiscen@discover.com	Apr 18 2025 02:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15204703	Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 18 2025 02:18:00	Gulf Harbour Investments Corporation, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15175770	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 18 2025 02:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15179705	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2025 02:22:46	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0315-2

User: auto

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Total Noticed: 32

15175774	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2025 02:23:29	PO Box 10587, Greenville, SC 29603-0587
15175771	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2025 02:22:37	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15175778	+ Email/Text: bankruptcy@marinerfinance.com	Apr 18 2025 02:17:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15175777	+ Email/Text: bankruptcy@marinerfinance.com	Apr 18 2025 02:17:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
15198538	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2025 02:18:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15175779	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2025 02:18:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15175780	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2025 02:18:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15180171	Email/PDF: cbp@omf.com	Apr 18 2025 02:23:45	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15175782	+ Email/PDF: cbp@omf.com	Apr 18 2025 02:22:27	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15175781	+ Email/PDF: cbp@omf.com	Apr 18 2025 02:34:32	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15212491	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2025 02:23:43	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15207286	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2025 02:18:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15175783	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 18 2025 02:45:26	SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005
15176450	^ MEBN	Apr 18 2025 02:05:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15175784	+ Email/Text: ebankruptcy@woodforest.com	Apr 18 2025 02:19:00	Woodforest National Bank, 25231 Grogans Mill Road, The Woodlands, TX 77380-3103
15175785	+ Email/Text: ebankruptcy@woodforest.com	Apr 18 2025 02:19:00	Woodforest National Bank, PO Box 7889, The Woodlands, TX 77387-7889

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Gulf Harbour Investments Corporation
15175760	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15175758	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15175764	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15175762	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15175775	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15175776	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15175772	*+	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
15175773	*+	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Gulf Harbour Investments Corporation dcarlon@kmllawgroup.com
Kenneth Steidl	on behalf of Debtor John R. Vallosio julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Larry E. Wahlquist	on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com

TOTAL: 5